

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Ramon P DeOcampo
Kathleen T DeOcampo**

Case No.: **17-34747**
Judge: **Hon. Michael B. Kaplan, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **12/8/2017**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: RPD Initial Co-Debtor KTD

Part 1: Payment and Length of Plan

- a. The debtor shall pay 1,100.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 8 months, and then pay 300.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 52 months..
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☒ Loan modification with respect to mortgage encumbering property:
Description: Debtor's Residence, 175 Pulaski Ave., Sayreville, NJ 08872 as to Second Mortgage of Shellpoint.
Proposed date for completion: 3/31/2019
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
Reduction in payments effective September 1, 2018, based on resumption of payments to Shellpoint on junior mortgage and reduction in income due to lost income of husband.

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	1,082.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quickn Loans	175 Pulaski Avenue Sayreville, NJ 08872 Middlesex County	3,639.47	0.00	3,639.47	1,587.02
Shellpoint Mortgage Servicing	175 Pulaski Avenue Sayreville, NJ 08872 Middlesex County	Unknown	0.00	0.00 No distributions pending loan modification	589.25

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	2012 Honda Accord 77,000 miles	761.75	0.00	761.75	446.77

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

- 1.) The debtor values collateral as indicated below. If the claim may be modified under Section

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Midlsex Inv (Auto Loan)

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **12/21/2017**.

Explain below **why** the plan is being modified:

To address claims and objections and due to change in circumstances of debtor due to lost income.

Explain below **how** the plan is being modified:

Addresse claims filed. Also proposing loan modificaiton with regard to second mortgage held or serviced by Shellpoint. Reduction in Trustee payment based on resumption of regular payments to Shellpoint to resolve objection and reduction in income. Amended Schedules also reflect reduction in expenses to address Trustee objection.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$1,100.00 per month for 8 months, then \$300.00 per month for 52 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 31, 2018

/s/ Ramon P DeOcampo

Ramon P DeOcampo

Debtor

Date: August 31, 2018

/s/ Kathleen T DeOcampo

Kathleen T DeOcampo

Joint Debtor

Date August 31, 2018

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 11
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ramon P DeOcampo
 Kathleen T DeOcampo
 Debtors

Case No. 17-34747-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 4
 Total Noticed: 109

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db/jdb
 cr
 +Ramon P DeOcampo, Kathleen T DeOcampo, 175 Pulaski Avenue, Sayreville, NJ 08872-1252
 +CSMC 2017-2 Trust c/o Wilmington Savings Funds Soc, Stern & Eisenberg, PC,
 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 517250451 CREDIT SUISSE, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
 517325050 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517219751 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517219750 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517219752 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
 517219755 +Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
 517219754 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517219757 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517219756 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
 St Louis, MO 63179-0040
 517219759 +Citicards Chna, Po Box 6241, Sioux Falls, SD 57117-6241
 517219758 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 517219762 +Citifinancia, 605 Munn Road, Fort Mill, SC 29715-8421
 517219760 +Citifinancia, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
 517219773 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577,
 Austin, TX 78708)
 517219774 +Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
 517259187 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517219779 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517219780 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517219781 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 517219783 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 517219792 +Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799,
 Akron, OH 44309-1799
 517219794 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 517284681 +Middlesex Investment Corp., DL Thompson Law, POB 679, Allenwood, NJ 08720-0679
 517219797 +Midlsex Inv, 616 Highway 18, East Brunswick, NJ 08816-3707
 517219800 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 517219823 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
 517219822 #+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517219826 +Shellpoint Mortgage Servicing, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
 517219825 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
 517219849 +TD Retail Card Services, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 517219848 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 517219851 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054)
 517219846 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 517219847 +Target, Po Box 673, Minneapolis, MN 55440-0673
 517219852 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517219855 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517219858 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517219862 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 517219861 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517293933 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 517289035 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 517219863 Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306
 517219864 +William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2018 23:06:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 13 2018 23:06:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517219732 +E-mail/Text: ally@ebn.phinsolutions.com Sep 13 2018 23:05:22 Ally Financial,
 Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

517262041 E-mail/Text: ally@ebn.phinsolutions.com Sep 13 2018 23:05:22 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004

517219733 +E-mail/Text: ally@ebn.phinsolutions.com Sep 13 2018 23:05:22 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300

517219734 +E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:10:52
 American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,
 Po Box 3251, Evansville, IN 47731-3251

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 4
Total Noticed: 109

Date Rcvd: Sep 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517219737 +E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:12:17
American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853

517219745 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 13 2018 23:11:42 Capital One,
15000 Capital One Dr, Richmond, VA 23238

517219740 +E-mail/Text: cms-bk@cms-collect.com Sep 13 2018 23:05:56 Capital Management Services LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317

517219741 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 13 2018 23:11:42 Capital One,
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

517219749 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Sep 13 2018 23:11:12
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864

517219764 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:03
Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

517219765 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:03
Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789

517219766 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:03 Comenity Capital Bank/HSN,
Po Box 182125, Columbus, OH 43218-2125

517219767 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:03 Comenity Capital Bank/HSN,
995 W 122nd Ave, Westminster, CO 80234-3417

517219769 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:03 Comenity Capital/blair,
Po Box 182120, Columbus, OH 43218-2120

517219768 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:04 Comenity Capital/blair,
Po Box 182125, Columbus, OH 43218-2125

517219770 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:04 Comenitycapital/boscof,
Po Box 182120, Columbus, OH 43218-2120

517219771 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:04 Comenitycapital/overst,
Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

517219772 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 13 2018 23:06:04 Comenitycapital/overst,
Po Box 182120, Columbus, OH 43218-2120

517219777 E-mail/Text: mrdiscen@discover.com Sep 13 2018 23:05:23 Discover Financial, Po Box 15316,
Wilmington, DE 19850

517230549 E-mail/Text: mrdiscen@discover.com Sep 13 2018 23:05:23 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517219775 +E-mail/Text: mrdiscen@discover.com Sep 13 2018 23:05:23 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

517219785 +E-mail/Text: BKRMailOPS@weltman.com Sep 13 2018 23:05:59 Jared-galleria Of Jwlr,
375 Ghent Rd, Fairlawn, OH 44333-4601

517219786 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 13 2018 23:05:29 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

517219787 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 13 2018 23:05:29 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

517338482 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2018 23:11:15
LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517338483 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2018 23:11:15
LVNV Funding, LLC its successors and assigns as, assignee of Incline Fund II, LTD,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517219788 +E-mail/Text: bk@lendingclub.com Sep 13 2018 23:07:03 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985

517219793 +E-mail/Text: BKRMailOPS@weltman.com Sep 13 2018 23:05:59 Leroy's Jewelers, 375 Ghent Rd,
Akron, OH 44333-4601

517321334 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 13 2018 23:06:24 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

517219798 +E-mail/PDF: pa_dc_claims@navient.com Sep 13 2018 23:11:50 Navient,
Navient US Dept of Ed Loan Servicing, Po Box 9635, Wilkes-Barr, PA 18773-9635

517219799 +E-mail/PDF: pa_dc_claims@navient.com Sep 13 2018 23:12:38 Navient, 11100 Usa Pkwy,
Fishers, IN 46037-9203

517273620 E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:11:34 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251

517219802 +E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:12:17 Onemain, Po Box 1010,
Evansville, IN 47706-1010

517219813 +E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:12:19 Onemain Financial,
6801 Colwell Blvd, Irving, TX 75039-3198

517219804 +E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:11:32 Onemain Financial,
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

517519543 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 23:11:47
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

517519544 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 13 2018 23:11:47
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

517265609 +E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 13 2018 23:06:42 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

517328020 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2018 23:06:15
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517328010 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2018 23:06:15
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

517297090 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 13 2018 23:06:53 Quicken Loans, Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 4
Total Noticed: 109

Date Rcvd: Sep 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517219824 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 13 2018 23:06:53 Quickn Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
517219827 E-mail/PDF: cbp@onemainfinancial.com Sep 13 2018 23:11:33 Springleaf Financial S,
4000 Route 130 Ste 12, Delran, NJ 08075
517219828 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:12:22 Synch/home Design Ami,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219829 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synch/home Design Ami,
C/o Po Box 965036, Orlando, FL 32896-0001
517219830 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synch/modells, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517219831 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synch/modells, Po Box 965005,
Orlando, FL 32896-5005
517221275 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517219832 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219834 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/ JC Penneys,
Po Box 965007, Orlando, FL 32896-5007
517219836 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219838 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/ Old Navy,
Po Box 965005, Orlando, FL 32896-5005
517219840 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219841 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/Amazon,
Po Box 965015, Orlando, FL 32896-5015
517219842 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:11:37 Synchrony Bank/TJX,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219843 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/TJX,
Po Box 965005, Orlando, FL 32896-5005
517219844 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:12:22 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219845 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2018 23:10:56 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024
517336102 +E-mail/Text: bncmail@w-legal.com Sep 13 2018 23:06:36 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517219854 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 13 2018 23:05:12
Verizon, Po Box 650584, Dallas, TX 75265-0584
517219853 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 13 2018 23:05:12
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
517326654 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 13 2018 23:11:56 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 64

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517219735* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,
Po Box 3251, Evansville, IN 47731-3251
517219736* +American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,
Po Box 3251, Evansville, IN 47731-3251
517219738* +American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853
517219739* +American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853
517219746* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219747* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219748* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219742* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219743* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219744* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219753* +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
517219763* +Citifinancia, 605 Munn Road, Fort Mill, SC 29715-8421
517219761* +Citifinancia, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
517219778* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)
517219776* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517219782* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517219784* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517219789* +Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517219790* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517219791* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517296841* +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
517219795* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517219796* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517219801* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
517219803* +Onemain, Po Box 1010, Evansville, IN 47706-1010
517219814* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 109

Date Rcvd: Sep 13, 2018

***** BYPASSED RECIPIENTS (continued) *****

517219815* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219816* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219817* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219818* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219819* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219820* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219821* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219806* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219807* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219808* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219809* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219810* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219811* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219812* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219805* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517564419* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
517564420* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
517219833* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219835* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517219837* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219839* +Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
517219850* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)
517219856* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517219857* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517219859* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517219860* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
TOTALS: 0, * 52, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Ramon P DeOcampo abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Joint Debtor Kathleen T DeOcampo abgillman@optonline.net,
r47252@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor CSMC 2017-2 Trust c/o Wilmington Savings Funds Society,
FSB, d/b/a Christiana Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8